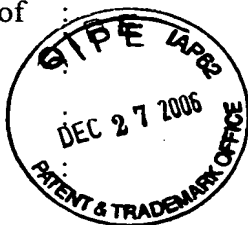


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Peter Melchior et al
Serial No. : 09/981,637
Filed : October 16, 2001
Title : CREDIT MONITORING AND CREDIT
ASSURANCE IN A FULL SERVICE TRADE
SYSTEM
Art Unit : 3628
Examiner : Jennifer L. LIVERSEDGE
Confirmation No. : 7009



Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Date: December 21, 2006

Signature: _____

Timothy J. Echen (Reg. No. 48,126)

Amendment

This is in response to the Office Action mailed July 25, 2006. This response is being submitted with a two-month extension of time.

Amendments to the Specification are reflected in the listing of mark-up paragraphs, beginning on Page 2.

Amendments to the Claims are reflected in the listing of claims, which begins on Page 5.

Remarks begins on Page 11.

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